

## The Retire Flyer



Welcome to Volume 6, Issue 2 of the Frederick County Employees Retirement Plan (FCERP) retiree newsletter. We hope you all enjoyed your summer as fall is now here!!

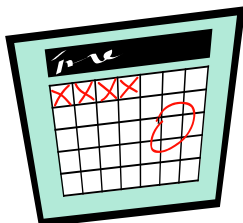
Keep in mind that this is a bi-annual publication that will be distributed In the Spring and Fall. If you have any suggestions (and we want to hear from you!) for information you would like to see published, please either email it to [DHoffman@FrederickCountyMD.gov](mailto:DHoffman@FrederickCountyMD.gov) or send it to the Division of Human Resources, 12 East Church Street, Frederick, MD 21701.

### Open Enrollment Season

The annual Open Enrollment Season for medical & dental insurance will be from November 1 to 22, 2013, and changes you make during open enrollment will go into effect on January 1, 2014.

There will be only one retiree open enrollment meeting this year, on Monday, November 18 at 9:00am, so mark your calendar now to reserve the time.

You will receive a letter at your home address with more detailed information in late October.



### Cost of Living Adjustment



All retirees with a Retirement Date of June 1, 2012 or before should have received a 1% cost of living adjustment (COLA) in your current retirement benefit. The COLA was applied to your August 1, 2013 benefit check.

If you have questions regarding whether you are eligible for the COLA, please contact Diane Hoffman at 301-600-1625.

ANY TIME A DIRECT DEPOSIT ACCOUNT NUMBER IS CHANGED, YOU WILL RECEIVE A REAL CHECK THAT MONTH. THIS ALLOWS TIME FOR A PRE-NOTE TO BE COMPLETED TO ASSURE CORRECT ACCOUNT INFORMATION. DO NOT CLOSE YOUR OLD ACCOUNT BEFORE YOU KNOW FOR SURE YOUR CHECK IS BEING DEPOSITED INTO YOUR NEW ACCOUNT.



## Health Insurance Opportunity

If you have retiree medical insurance through Cigna, you may occasionally have questions about a claim, or about how the insurance covers a certain medical service. In addition to Cigna's 24-hour/7 day Customer Service telephone number, Cigna offers Frederick County Government a service called "Office Hours", where a representative comes to a FCG location to meet directly with members who have questions about benefits or claims.

On **Monday, October 28, 2013 from 12:30 to 2:00pm**, a special, **Retiree Office Hours** will be held at the Senior Center at 1440 Taney Ave., Frederick, MD, in Classroom A. If you have a question about a claim, be prepared with the provider's name and the date of the medical service, along with your Cigna ID card.

To keep your medical information confidential, meetings are one-to-one rather than in a group. You will be seen in the order you arrive, and you are asked to be prepared with your questions, to respect those who are still waiting. If you have a claim or benefit question that has not yet been answered, Office Hours may be a good way to get an answer.



The County added a page to its internet homepage specifically for Retirees of the Frederick County Employees Retirement Plan.

To access the page go to— <http://www.frederickcountymd.gov/> and click on the blue button at the top left titled Government. Then click on Department, Finance and Management and finally Human Resources. Retiree Information and Resources will be one of the options to the left.



## 65 Years Young!

As you approach your 65<sup>th</sup> birthday, remember to sign up for Medicare Part A and Part B if you have retiree health insurance from FCG. When you are eligible for Medicare, the Cigna plan automatically turns into your secondary insurance (except for prescription coverage), so it is important to sign up for Medicare when you are eligible.



At 65 (and older), you also become eligible to replace your Cigna retiree insurance with coverage under the United Healthcare/AARP Medicare Supplement plan F and MedicareRx drug coverage. If you replace your Cigna plan with the UHC/AARP plans, the County will continue to pay the same percent of the monthly premium for the new plans.

When you get enrollment envelopes from UHC/AARP about Medicare Supplement plans and MedicareRx insurance, take a moment to consider this option to use with Medicare. If you decide to apply for the UHC/AARP plans, please **call Bonnie Madison at 301-600-1190** to be sure you get the County's help with your monthly premiums.